

ABSTRACT

The present invention is directed to the administration of various deferred compensation LTIP and asset account programs that can effectively reduce an individual's income or estate tax by assisting a company in the identification of appropriate employees, and through the use of a novel modeling method and apparatus to implement a deferred compensation program through a novel asset account maintenance plan that permits the employees to benefit from their deferred compensation (such as stock options, Long Term Incentive Plans, deferred compensation or life insurance benefits—"THE UNIQUE SOLUTION®"), while having a minimal financial impact on the company.